

PAST

FUTURE



Trent Gillespie



A composite image featuring the Amazon logo overlaid on a view of Earth from space. The Earth's horizon is visible, with the blue atmosphere and dark, star-filled space above. The landmasses of South America and Africa are partially visible, with city lights glowing on the continents. The Amazon logo, consisting of the word "amazon" in white lowercase letters and an orange curved arrow underneath, is centered over the image.

amazon

**AI ISN'T AN IT
PROJECT**

**IT'S A LEADERSHIP
ONE**

**Culture of
Innovation + AI =**

Unstoppable Growth

 **Leadership**

 **Vision**

 **Action**

**THE BOLD AREN'T WAITING
FOR AI TO HAPPEN TO THEM.**

***THEY ARE USING IT TO
REINVENT WHAT IS POSSIBLE.***

20%

**PRODUCTIVITY SAVINGS + BETTER
QUALITY WORK FOR DAILY USERS**

50%

**OF KNOWLEDGE WORKER EMPLOYEES
ARE USING AI IN THEIR WORK TODAY**

Even if they aren't officially authorized.

What will our
future customer
want...

...5 years from now?

55%

**OF CONSUMERS ALREADY USE AI
FOR FINANCIAL PLANNING OR
BUDGETING**

82%

**OF GEN Z AND YOUNGER AGES
USE AI FOR FINANCIAL DECISIONS**

**THEY ARE USING AI
TO OPTIMIZE**

***FOR A WORLD THAT
NO LONGER EXISTS.***

#1

What do your customers say they value most today?

Not what you think, but what they tell you.

What changes
when intelligence
is *cheap*?

Intelligence

“As data center production gets automated, the cost of intelligence will approach the cost of electricity.”

Sam Altman, CEO OpenAI

Electricity





Where should we begin?

Write a complete product requirements document for a web application called the CU Client Health Scorer. This app will be built by an AI coding tool, so the requirements must be precise, unambiguous, and complete enough to build from without additional input.

Context: This is a demo application for a CUSO (Credit Union Service Organization) audience. A CUSO sells services to credit unions. The app helps a CUSO account team identify which credit union clients are healthy, at risk, or in danger of churning — and generates a personalized outreach campaign for each at-risk client using AI. Requirements to document: Cover each of the following sections in full





Import code or design

Home

Projects

Published Projects

Integrations

Settings

Agent 4 Referral

Gift a friend a month of Replit Agent 4. They get 1 month of Core free. You get \$20 back for each referral.

Learn

Documentation

Refer & Earn

Install Replit on • [Changelog](#)

Trent's Workspace

Hi Trent, what do you want to make?

Describe your idea, Replit will bring it to life...



Plan



Website



Mobile



Animation



Design



Slides



Try an example prompt



Hiring tracker

3D maze game

Quarterly review presentation



CU Client Health Scorer

Monitor credit union client health and generate AI-powered outreach campaigns.

Load Client Data

 Show less

Time worked	12 minutes
Work done	93 actions
Items read	825 lines
Code changed	2240 lines
Agent Usage	\$3.04





**General
Purpose
AI App**

Member
Acquisition
Agent

Portfolio
Management
Agent

Regulatory
Monitoring
Agent

Board
Meeting
Agent

Specialty Agents



What can I help with?

Log into Hubspot and add a task for Torey Carter-Coneen that I need to follow up with him next Monday.



 Search chats

 Images

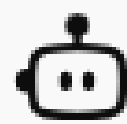
 Apps

 Deep research

 Codex

Agents

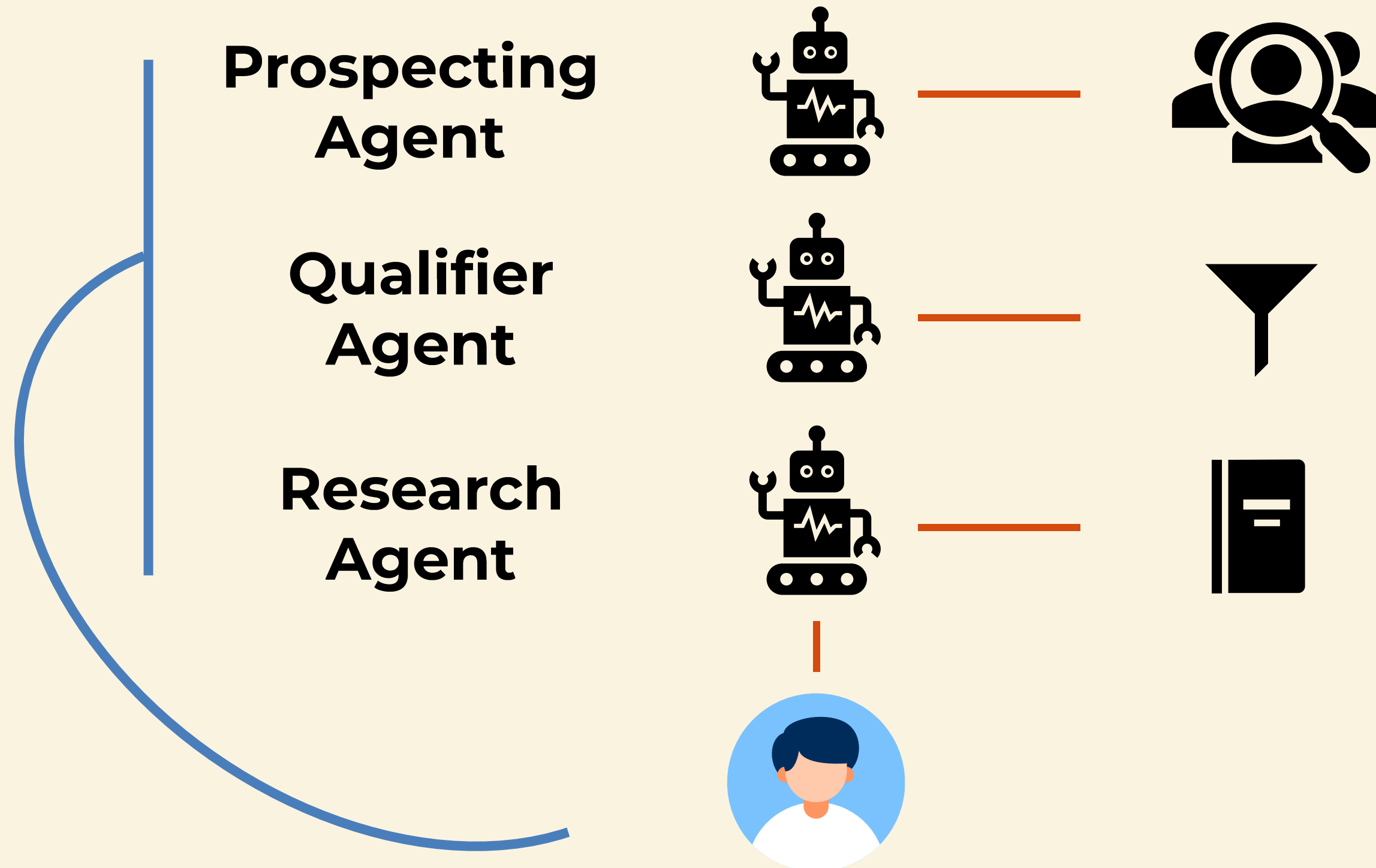
 Daily Email Follow-Up Checker

 Browse agents

General Purpose AI Apps =
Human Super-Powers

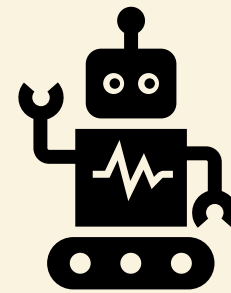
Specialty AI Agents =
*Execute Standard
Playbooks At Scale*

REINVENTING SALES WITH AI

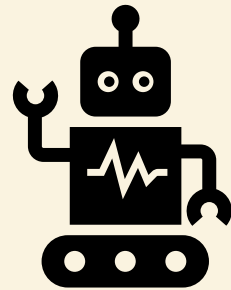


REINVENTING COMMERCIAL LENDING INTAKE

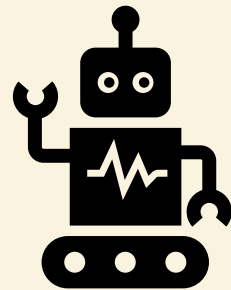
**Document
Collection Agent**

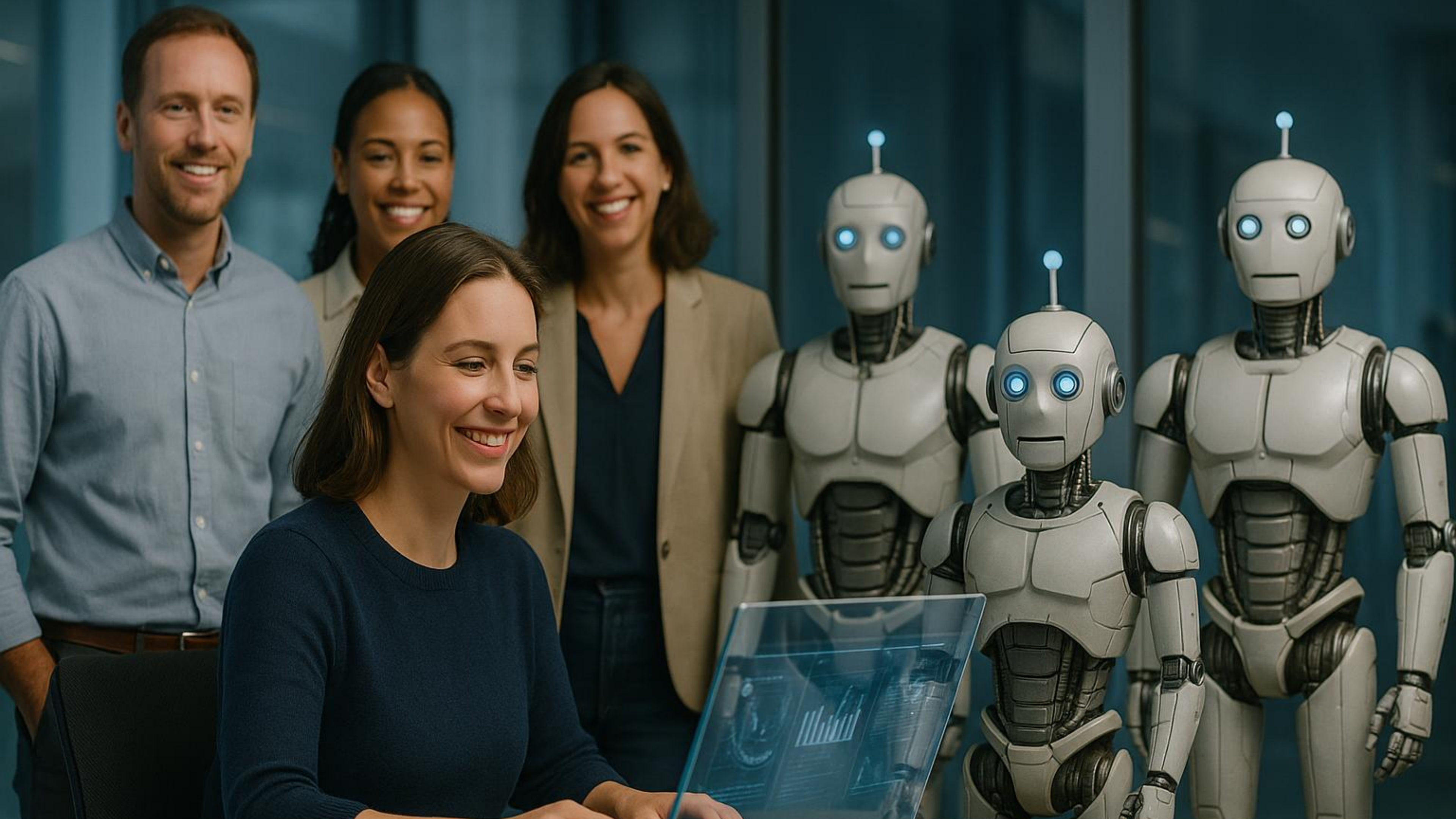


**Credit File
Agent**



**Status
Communication
Agent**







CUSO AI

Home

Search

Vendors

Add Recommendation

Results

Help

AI Search: Find optimal CUSO vendors and partners for my Credit Union.

Results



Card Issuing & Processing CUSO

Match Score: 95%

Erat to and payment services
CUSO: Soeiable solutions for
small CUs.

Projected Efficiency Gains: +15%
Estimated Cost Reduction: 20%



Digital Banking Platform CUSO

Match Score: 94%

Unified mobile and web
platform with integrated
security.

Projected Efficiency Gains: +18%
Estimated Cost Reduction: 20%



Member Data Analytics CUSO

Match Score: 95%

Advanced member insights
and predictive modeling.

Projected Efficiency Gains: +18%
Estimated Cost Reduction: 20%

CREDIT UNION

YOU



Find commercial lending CUSOs serving credit unions under \$1B with SBA 7(a) capability and maximum 45-day close.

We are SBA 7(a) certified, 38-day average close, current participation rate 6.75%. Start an Application?



Your General Purpose Agent

General Purpose AI App

Your BD AI Agent

IN THE FUTURE,
YOU WON'T JUST
SERVICE HUMANS.

But their AI Agents too.

#1

What do your customers say they value most today?

Not what you think, but what they tell you.

#2

Which of those values will still differentiate you when know-how is free and instant?

What will your customers still demand?

#3

Which of those values can you no longer charge extra for— because it becomes table stakes?

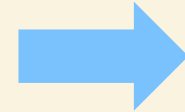
...Once smart answers are everywhere?

Past Customer Expectations

AI-Powered Shift

Future Customer Expectations

**Shared Services &
Cost Reduction**



**Intelligent Agent
Automation**



**Eliminate Work, Not
Just Costs**

**Provide Operational
Support**



**Predictive
Intelligence**



**Manage My Risk in
Real Time**

**Member Growth
and Retention**



**Hyper-
Personalization at
Scale**



**AI for Every
Member**

What is left
for *humans*?





VISION

CUSO AI for <\$500/mo

Win, Keep, and Grow CU Clients

- CU Fit Scorer
- Proposal Intelligence Agent
- Relationship Signal Monitor
- Lapsed Client Reactivation
- Competitive Positioning Brief

Serve Credit Unions Better

- Commercial Loan Intake Agent
- Regulatory Change Agent
- Member Business Services Concierge
- Compliance Exam Prep Assistant CU
- Performance Benchmark

Run Your CUSO Smarter

- Staff Onboarding Accelerator
- Contract and Renewal Tracker
- Meeting Intelligence Agent
- Internal Knowledge Base Agent
- Pipeline and Forecast Agent

15,000

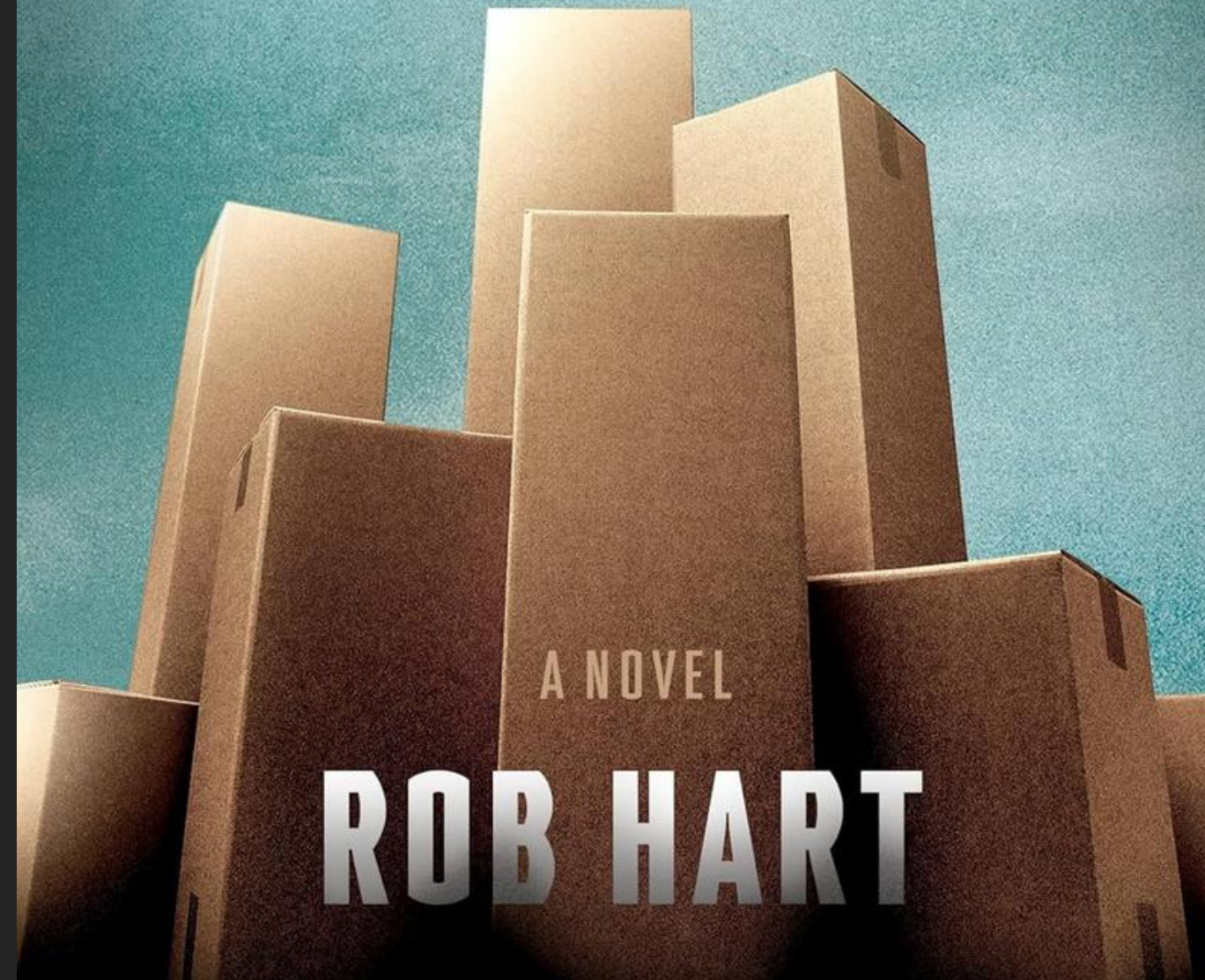
**AI AGENTS CREATED IN 12
MONTHS**

**The smartest people in the room
won't be those who *know the most.***

**But those who know how to
*think and innovate with AI.***



THE WAREHOUSE



A NOVEL

ROB HART

We *can't* be Amazon

AI SPRINT



THE AI SPRINT™

S: SPARK ACTION

P: POSITION COMPANY

R: RALLY EMPLOYEES

I: INTEGRATE PROCESSES

N: ENABLE CULTURE

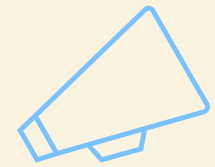
T: TRAILBLAZE NEW OFFERINGS

A row of 12 matches is shown against a dark background. The first match on the left is lit, with a bright orange and yellow flame rising from its head. The other 11 matches are unlit and arranged in a straight line to the right of the first one.

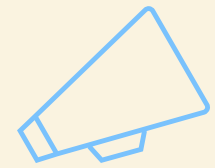
SPARK ACTION WITH LEADER EDUCATION

Light the fire that gets AI moving

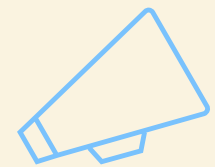
SPARK Action with Leader Education



Educate Leaders on AI



Assign a Transformation Owner



Start Transformation Sprints

POSITION COMPANY TO WIN

Design your
company for
future, AI-
enabled
customers.



POSITION Your Company to Win with AI

1. What do our customers say they **value most** today?
2. Which of those values will still **differentiate** you when know-how is free and instant?
3. Which of those values can you **no longer charge extra** for—because it becomes table stakes?
4. Where will customers still desire (and pay for) a uniquely **human touch**?
5. What brand-new value could you create because intelligence is cheap — something customers **don't even ask for yet**?

RALLY EMPLOYEES

To Use AI Daily



RALLY Employees to Use AI Daily

Make AI Use:

-  **Safe:** AI Tool, Company Guardrails & Job Safety
-  **Supported:** Provide AI & Role-Based Training
-  **Expected:** Direct Communication
-  **Rewarded:** Provide Incentives

What About AI's Environmental Footprint?

One AI Message:

- 1/15 of a Teaspoon of Water
- .34 Watt Hours of Electricity

One Month Usage of 500 Users:

- 347 Gallons of Water
- 340 Kwh of Electricity

Less than Charging a Tesla 6 Times.



Does your team have:

✓ **AI Guidelines**

✓ **AI Access**

✓ **Role-Based Training**

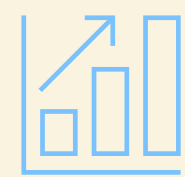
✓ **Clear Expectations**

INTEGRATE INTO SALES & MARKETING

Revenue is what
buys your future.



INTEGRATE Into Sales & Marketing



Marketing Content and Personalization



Sales Personalization & Research



Operational Bottlenecks

***You don't need massive
investments to get results!***

ENABLE A CULTURE OF INNOVATION

Build your
future company.



ENABLE A Culture Of Innovation



Establish the Sprint Rhythm



Create an Idea Pipeline



Reward Results

The **AI SPRINT** Email

Subject: AI Sprint – [Month]

- 1. What did you use AI for this month?**
- 2. What changed because of it?**
- 3. Who did you share it with?**
- 4. What's one task you'll test with AI next month?**

**TRAILBLAZE
WITH NEW
OFFERINGS**

Leave Your Competitors Behind

TRAILBLAZE With New Offerings



#4. Where will customers still desire (and pay for) a uniquely **human touch**?



#5. What brand-new value could you create because intelligence is cheap — something customers **don't even ask for yet**?

AI SPRINT





DAY 1

PPEN. THIS IS STILL

IN SU

Trent Gillespie



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<https://trentgillespie.live>



<https://stellis.ai>



ChatGPT Online Course



AI Strategy Assessment



AI Roadmap Tool



Key Slides & AI Summary